## **May 2012**

## Health Care and Benefits Division Newsletter

www.benefits.mt.gov

### Do You Take Lipitor? Considering Mail Order Meds?

Ten percent of State of Montana health plan members who are on cholesterol lowering drugs take Lipitor, a tier D drug (remember in URx that members and the plan split 50/50 the discounted cost of tier D medications; also, coinsurance for tier D drugs does not apply to your out-of-pocket max—Translation: Tier D drugs are not as good a deal financially for members as A, B, and C drugs).

Lipitor made the news when its patent expired in November 2011 and the generic version hit the market.

For a lot of reasons, though, the newly released generic still costs almost as much as the brand name.

The pricing has to do with patent laws that regulate costs, especially in the first six months after a patent expires. So at least for now, the generic version called Atorvastatin will stay a tier D drug just like Lipitor.

When changes happen, we'll provide plenty of notice.

BUT there *is* a cost effective way for you to use your URx pharmacy benefit to buy Atorvastatin. You can buy a **90 day supply** through one of our mail order pharmacies for *LESS* than a 30 day supply costs at a local retail pharmacy – even while Atorvastatin is tier D.

Why? The mail order discounted price for Atorvastatin is much lower than the retail pharmacy cost. Since the health plan gets a great discount for mail order, *you* get a great discount on mail order (and not just for cholesterol lowering drugs).

To save you even more money, both of our great mail order pharmacies are offering a \$20 coupon off your first order when you switch any prescription to mail order. Mention the coupons below when you place your first order with MedVantx (877) 870-6668 or Ridgeway (800) 630-3214.





### **Blood Pressure Management: Success Story**

Dennis H. is a blood pressure (BP) management program participant. Read about his experience in his own words four months into the program.

What made you decide to join the BP management program? I was trying to get my blood pressure lowered on my own - what I was doing was not working and my physician wanted to put me on medication. I don't like taking meds. I am 61 years old and have a family history of high blood pressure and stroke.

Prior to the BP management program, did you typically monitor your blood pressure? I randomly used a regular blood pressure monitor.

**Before the BP management program, how would you describe your lifestyle?** My wife and I always try to eat healthy meals. I need to exercise more since this will help lower my blood pressure.

**Did you ever want to quit the program?** No. Katherine Hale (a pharmacist with the program) has given me the motivation I need to achieve my goals.

When did you see a marked difference in how you felt? It took 2 to 3 weeks of adjusting to lower sodium, sugar, and caffeine intake before I felt any changes.

Has participating in this program and regularly monitoring your blood pressure helped you control your blood pressure? Yes, my blood pressure is lower, but I still want to get my numbers low enough so I don't have to take meds. Increasing my exercise and continuing the program will help me get there.

What benefit has the BP management program been to you? It gave me the knowledge, motivation, and tools so I will be able to get my blood pressure to a level that doesn't require medication. This program has also been great for my wife. Together we are working on lowering our blood pressures and living healthier lifestyles.

Would you recommend the BP management program to a co-worker? Yes. The information about what blood pressure is, what causes high blood pressure, and what things you can do to lower your blood pressure is excellent. The program can give you the motivation to make changes and reach your goals.

Any advice to those with high blood pressure? Join the program! Improve your health!

(Continued on the next page)

Presentations throughout Montana about our benefits changes start May 21! To see the full schedule, check out our website at: <a href="http://benefits.mt.gov/content/docs/annualchange/Spring">http://benefits.mt.gov/content/docs/annualchange/Spring</a> tour sites 2012.pdf







Since HCBD sent out the email last month that the State plan will be using Cigna and Delta Dental as Third Party Administrators (TPA) for our medical and dental plans in 2013, we have received a lot of questions.

We thought you might find this Q&A document helpful. Also, HCBD staff will be traveling *extensively* throughout Montana (215 presentations scheduled so far) between May 21 and July 13, 2012 to talk face to face with you and tell you more about this coming change.

See the schedule of presentations on our website at: <a href="http://benefits.mt.gov/content/docs/annualchange/">http://benefits.mt.gov/content/docs/annualchange/</a>
Spring tour sites 2012.pdf.

MOM Policy 902 allows State employees to attend these presentations *on work time*—it's that important for you to understand your benefits.

Come to a presentation. Come again to another presentation during Annual Change. The material will be new. We have a lot of changes facing us, and we want to let you know what to expect. Presentations will also be available online at benefits.mt.gov.

#### Will my health conditions be preexisting when we switch to Cigna and Delta Dental?

No. Our health care coverage will be the same plan—possibly with updates to some benefits made by the State. The change is that Cigna and Delta Dental will process the claims instead of Blue Cross Blue Shield or New West Health Plan. That's all. It is still our plan, our benefits.



### **Questions You Asked**

# Will we have open enrollment with Cigna?

No. 2013 will not be an open enrollment year.

You may be able to add a dependent to your plan if you have a qualifying event. To see a list of qualifying events, go to: <a href="http://benefits.mt.gov/addingdependents.mcpx">http://benefits.mt.gov/addingdependents.mcpx</a>.

# Will we have orthodontics coverage with Delta?

No. Delta administers *our* dental plan. As in the past, our dental plan does not cover orthodontics.

# Will Cigna or Delta Dental change our benefits?

No. We are self-insured. That means we the State design our benefits. Cigna and Delta Dental administer the plan for us.

#### <u>Can I see if my health care</u> <u>provider is in-network with Cigna?</u>

Yes. Cigna made a website just for State of Montana members at: www.cigna.com/stateofmontana.



#### Is my dentist in-network?

You can check now. Go to <a href="https://www.deltadentalins.com/">www.deltadentalins.com/</a> <a href="https://stateofmontana">stateofmontana</a>, click on *PATIENTS*, then *DENTIST SEARCH*.

Enter the information to see if your dentist is already a member. If yours is one of the few that is not a member, you may go to:

www.deltadentalins.com/ individuals/guidance/ recommend-your-dentist.html and recommend your dentist for the PPO network.



#### Are we gaining any new benefits?

A lot! Cigna offers state of the art tools to help us be wise consumers, including a health cost estimator (great for figuring out how much we can expect to spend on healthcare).

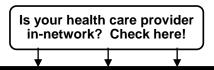
Cigna has very progressive wellness and care management programs that will help us live healthy lifestyles and manage diseases.

Delta Dental is giving us a larger network of dentists and great wellness programs for oral health.

## If I'm in the middle of treatment, how will this transition work?

HCBD and Cigna will develop a treatment plan with all patients who are in treatment at that time. The plan will make sure that care is continuous and without barriers.

Bring your questions to a presentation this spring!



www.cigna.com/stateofmontana
www.deltadentalins.com/stateofmontana

### Blood Pressure Management: Success Story (continued from front page)

Any additional comments you may want to add?

Katherine Hale (a pharmacist with the program) provided me with great information. I learned what high blood pressure is and how to lower mine. She is very knowledgeable. Katherine is personable and caring; she shows great concern for the people she is working with.

Her attitude and concern are great motivators that encourage me to do the things needed to lower my blood pressure and improve my quality of life.

**NOTE:** The Blood Pressure Management programs are available for eligible State of Montana Health Plan members. In the program serving Helena and Billings areas, pharmacists give individual consultations.

The other program involves home blood pressure management. For more information about the programs and to see if you qualify, contact Linda Krantz with the Montana Cardiovascular Health Program at (406) 444-4105, <a href="mailto:lkrantz@mt.gov">lkrantz@mt.gov</a>.

Health Care and Benefits Division (HCBD) is working with DPHHS to promote this and other great programs. Stay tuned for more!